

THIS MORTGAGE, made this 14th day of December, 19 87, by and between
ROBERT E. BRENNAN, JR. and BRENDA L. BRENNAN, his wife,
hereinafter called "Mortgagor," and FREDERICK COUNTY NATIONAL BANK

, hereinafter called "Mortgagee."

WITNESSETH: WHEREAS, Mortgagor now stands indebted unto Mortgagee in the sum of ONE HUNDRED, NINETY-FIVE THOUSAND & 00/100 ***** Dollars (\$195,000.00, which sum was lent to the Mortgagor, evidenced by a note of even date herewith payable to the said Mortgagee, or order, with interest from date at the rate of TEN and ONE-HALF *** per cent (10.5%) per annum on any unpaid balance under the terms and provisions as are set forth in said note.

Interest only shall be payable in monthly installments beginning on the 14th day of January, 1988 and with subsequent installments of interest being payable on the 14th day of each month thereafter for a period of six (6) months. During this interest only period, interest will be accrued on the amounts advanced. Principal and interest will be payable in equal monthly installments of \$1,946.84 each, beginning on the 14th day of July, 1988, and on the 14th day of each month thereafter until fully paid, the entire sum shall become due and payable one year from date of this mortgage, if not sooner paid.

AND WHEREAS, for the better securing of the payment of said single bill or note or notes that may be given hereafter in extension or renewal of the Note referred to above or any part thereof, the Mortgagor does hereby execute this Mortgage.

NOW, THEREFORE, in consideration of the sum of Ten Dollars (\$10.00), in hand paid, the Mortgagor does hereby grant and convey in fee simple unto the Mortgagee, its or their heirs, personal representatives, successors or assigns, hereinafter collectively called "Mortgagee", all

that property as set forth on Schedule A-1, attached hereto and made a part hereof.

REC'D FEE	23.00
RCRD TAX	808.50
MORGAG	26569 #
TOTAL	1687.50
CHECK	1649.50
MORGAG	26569 #
CHECK	38.00
#055870 C004 R01 T12:11	
	12/23/87

23.00

23.00
808.50
831.50